

Bill no.:	H.R. 2355
Amendment no.:	8
Date offered:	7/20/05
Disposition:	Not Agreed to by 19 yeas and 25 nays

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 2355
OFFERED BY Mr. Markey**

In section 4, add at the end of the proposed new
section 2796 the following:

- 1 “(1) ENSURING INFORMED CONSUMER CHOICE.—
- 2 “(1) DISCLOSURE.—Any health insurance
- 3 issuer offering individual health insurance coverage
- 4 in a secondary State must provide an explanation in
- 5 easy to understand language of any variance of that
- 6 coverage from the mandated benefits, consumer pro-
- 7 tections, fraud protections, or premium protections
- 8 that would be provided under the secondary State’s
- 9 laws and regulations that would not apply because
- 10 of the application of this section.
- 11 “(2) NOTICE OF CHANGE OF PRIMARY
- 12 STATE.— Each time a health insurance insurer
- 13 changes its primary State, it must notify policy hold-
- 14 ers in writing of the change, and must include a
- 15 summary of any material changes in law and regula-
- 16 tion between the old and new primary State jurisdic-
- 17 tion as well as where to contact the applicable State



1 authority in the new primary State to file a com-
2 plaint.

3 “(3) WEBSITE.— Each health insurance issuer
4 that offers, sells, renews, or issues individual health
5 insurance coverage in a secondary State must main-
6 tain a website (and provide information in each pol-
7 icy on how to access that website) which contains
8 the following:

9 “(A) Copies of each insurance policy form
10 sold in each secondary State.

11 “(B) Copies of (or links to) the insurance
12 law and regulation used in the primary State.

13 “(C) A discussion of the rating approach
14 used by the insurer including whether the rat-
15 ing varies by duration and how it approaches
16 closed blocks of business.

17 “(D) Information on how the applicant or
18 policy holder can file a complaint with the ap-
19 plicable State authority of the primary State.”.

